

Table I. D. 3. a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25. 4%	27. 4%	28. 9%	33. 7%	33. 4%	21. 4%	29. 2%	24. 7%
Industry group								
Agric., fish., forest.	37. 5%	28. 5% *	21. 6% *	77. 2%	55. 0%	51. 7%	27. 4%	57. 7%
Mining	20. 1% *	0. 0%	0. 0%	2. 6% *	0. 0%	40. 2%	16. 8% *	20. 3% *
Construction	32. 9%	23. 3%	27. 3%	42. 7%	44. 9%	29. 2%	26. 7%	43. 9%
Manufacturing	19. 6%	34. 9%	24. 5%	29. 5%	29. 1%	15. 7%	26. 6%	18. 9%
Transp., commu., util.	15. 2%	14. 0% *	65. 3%	43. 7%	38. 4%	8. 5%	37. 7%	13. 0%
Wholesale trade	23. 4%	23. 7%	32. 9%	30. 5%	22. 4%	18. 8%	28. 9%	21. 9%
Retail trade	32. 5%	34. 0%	20. 5%	43. 9%	36. 0%	31. 6%	28. 4%	33. 5%
Fin., ins., real est.	24. 8%	21. 0%	18. 7% *	29. 1%	29. 2%	24. 4%	23. 2%	25. 0%
Services	30. 6%	29. 6%	35. 2%	36. 0%	37. 5%	26. 8%	32. 1%	30. 4%
Ownership								
For profit, incorporated	24. 7%	27. 4%	30. 8%	33. 7%	33. 1%	20. 5%	30. 4%	23. 6%
For profit, unincorporated	24. 0%	25. 0%	17. 3% *	45. 7%	24. 6%	17. 9%	21. 4%	25. 7%
Nonprofit	28. 1%	33. 8%	37. 6%	27. 8%	34. 8%	25. 5%	30. 8%	27. 9%
Unknown	31. 4%	23. 2% *	34. 2% *	38. 9%	46. 8%	26. 3%	30. 5% *	31. 4%
Age of firm								
Less than 5 years	28. 1%	26. 0%	27. 5%	30. 2%	30. 4%	24. 3% *	27. 6%	28. 9%
5-9 years	32. 3%	24. 7%	35. 0%	36. 2%	45. 0%	22. 3%	31. 5%	32. 8%
10-19 years	28. 2%	25. 2%	27. 5%	40. 1%	33. 9%	16. 4%	30. 2%	27. 1%
20 or more years	24. 6%	32. 8%	28. 7%	29. 0%	33. 8%	20. 5%	28. 9%	24. 0%
Unknown	24. 2%	19. 7% *	22. 3%	39. 9%	31. 0%	22. 5%	27. 7%	24. 2%
Multi/single status								
2 or more locations	23. 2%	21. 7% *	28. 3%	33. 9%	32. 1%	21. 2%	32. 1%	23. 0%
1 location only	31. 6%	27. 6%	29. 0%	33. 7%	35. 1%	27. 4%	28. 9%	34. 3%
Percent full-time employees								
Less than 25%	35. 4%	28. 8% *	40. 8%	29. 0% *	29. 3%	44. 3%	36. 4%	35. 0%
25-49%	27. 2%	11. 6% *	32. 1% *	39. 9%	33. 3%	25. 4%	26. 9%	27. 3%
50-74%	26. 0%	24. 1%	26. 5%	27. 9%	35. 1%	21. 9%	26. 3%	26. 0%
75% or more	25. 2%	28. 6%	28. 9%	34. 6%	33. 2%	21. 1%	29. 5%	24. 4%
Union presence								
No union employees	28. 7%	28. 1%	29. 7%	34. 4%	37. 2%	24. 2%	29. 8%	28. 5%
Has union employees	17. 6%	37. 3% *	15. 2%	22. 7%	16. 2%	17. 4%	22. 6%	17. 3%
Unknown	19. 6%	6. 5% *	36. 1%	33. 0% *	23. 9%	18. 3%	28. 0%	19. 0%
Percent low wage employees								
50% or more low wage	38. 1%	29. 9%	27. 4% *	37. 5%	45. 8%	34. 3%	30. 3%	39. 9%
Less than 50% low wage	25. 9%	27. 3%	29. 0%	33. 2%	31. 2%	20. 0%	29. 2%	24. 9%
Unknown	23. 8%	28. 0%	28. 7% *	39. 7%	41. 4%	22. 3%	29. 2%	23. 7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.D.3.a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.80%	2.04%	1.66%	1.96%	1.09%	1.26%	1.16%	0.94%
Industry group								
Agric., fish., forest.	7.06%	10.00% *	7.02% *	21.57%	15.61%	15.05%	8.20%	14.02%
Mining	8.85% *	0.00%	0.00%	8.34% *	0.00%	11.51%	8.64% *	6.45% *
Construction	3.60%	3.91%	4.55%	7.22%	10.04%	8.52%	2.39%	6.13%
Manufacturing	1.03%	5.01%	5.20%	4.31%	4.86%	0.90%	2.53%	1.24%
Transp., commu., util.	3.63%	6.53% *	12.69%	9.07%	6.04%	1.86%	5.69%	3.74%
Wholesale trade	1.58%	4.92%	7.43%	5.39%	4.73%	2.80%	3.02%	2.29%
Retail trade	1.31%	5.31%	3.85%	4.23%	4.17%	2.20%	3.28%	1.58%
Fin., ins., real est.	1.63%	6.28%	6.57% *	7.90%	5.63%	1.61%	3.54%	1.74%
Services	1.44%	3.99%	2.93%	2.69%	3.06%	2.46%	1.81%	1.57%
Ownership								
For profit, incorporated	0.83%	3.15%	1.97%	1.86%	1.56%	1.05%	1.27%	1.03%
For profit, unincorporated	2.69%	5.33%	7.50% *	5.40%	5.64%	3.21%	3.89%	4.27%
Nonprofit	2.34%	8.64%	5.74%	5.79%	2.75%	3.86%	3.60%	2.60%
Unknown	4.41%	10.80% *	10.80% *	9.44%	9.55%	3.87%	9.83% *	4.60%
Age of firm								
Less than 5 years	2.43%	2.56%	7.62%	5.77%	5.08%	7.38% *	2.11%	4.57%
5-9 years	2.57%	3.60%	6.43%	4.89%	5.59%	5.25%	3.03%	5.37%
10-19 years	2.33%	4.19%	4.75%	3.52%	3.01%	1.98%	2.89%	2.79%
20 or more years	1.33%	3.72%	3.48%	3.44%	2.12%	2.03%	2.37%	1.62%
Unknown	1.09%	8.61% *	6.34%	3.60%	3.89%	1.05%	3.83%	1.15%
Multi/single status								
2 or more locations	0.98%	7.12% *	3.91%	4.01%	2.68%	1.05%	1.98%	0.98%
1 location only	1.30%	1.94%	1.86%	1.74%	1.95%	5.73%	1.24%	2.18%
Percent full-time employees								
Less than 25%	4.70%	10.82% *	11.19%	11.35% *	6.03%	5.78%	8.60%	4.45%
25-49%	3.46%	5.51% *	12.54% *	6.80%	6.49%	3.61%	4.43%	3.81%
50-74%	0.97%	5.23%	5.05%	5.14%	3.09%	2.76%	2.86%	1.10%
75% or more	0.89%	2.26%	2.26%	2.25%	1.36%	1.34%	1.46%	1.04%
Union presence								
No union employees	1.00%	2.01%	2.33%	2.36%	2.37%	1.57%	1.38%	1.17%
Has union employees	1.71%	11.32% *	3.97%	4.72%	3.65%	1.82%	5.37%	1.77%
Unknown	1.55%	7.38% *	10.07%	11.27% *	4.13%	1.74%	5.05%	1.64%
Percent low wage employees								
50% or more low wage	2.80%	7.20%	9.03% *	8.00%	3.57%	1.49%	4.89%	2.91%
Less than 50% low wage	0.78%	2.03%	1.87%	2.00%	1.19%	1.22%	1.37%	1.07%
Unknown	1.36%	8.11%	9.10% *	6.37%	3.84%	1.55%	4.41%	1.38%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.